

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Christian M Kraiza
Lisa Kraiza
DebtorsCase No. 15-11247-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Keith
Form ID: 138NEWPage 1 of 3
Total Noticed: 45

Date Rcvd: Jul 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2020.

db/jdb +Christian M Kraiza, Lisa Kraiza, 302 Birchwood Road, Aldan, PA 19018-3106
 cr +Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001
 cr +Ditech Financial LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 13478932 +Abrahamsen Ratchford, PC, 120 N. Keyser Ave, Scranton, PA 18504-9701
 13478933 +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170, Simi Valley, CA 93062-5170
 13507542 +Best Buy, PO Box 790441, St. Louis, MO 63179-0441
 13478934 +Blatt Hasenmiller Leibscher & Moore LLC, 1835 Market Street, Suite 501, Philadelphia, PA 19103-2933
 13524114 Capital One, N.A., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 14398624 Ditech Financial LLC, C/o Robert J. Davidow, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
 13726613 +Ditech Financial LLC, c/o JOSHUA ISAAC GOLDMAN, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13845205 +Ditech Financial LLC, c/o THOMAS I. PULEO, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 13478942 +Equifax, PO Box 740256, Atlanta, GA 30374-0256
 13478943 +Experian, 955 American Lane, Schaumburg, IL 60173-4998
 13515912 ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
 (address filed with court: Green Tree Servicing LLC, PO BOX 6154, Rapid City, SD 57709-6154, Telephone # 888-298-7785)
 13515913 +Green Tree Servicing LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone 60055-0049
 13478949 +Michael FX Gillin & Associates, PC, 230 N. Monroe Street, Media, PA 19063-2908
 14448330 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
 13489321 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 13478954 +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
 13478956 +Transunion, PO Box 2000, Chester, PA 19016-2000
 13491481 Wells Fargo Bank, N.A., P.O. Box 19657, Irvine, CA 92623-9657
 13478957 +Wfs Financial/Wachovia Dealer Srvs, PO Box 3569, Rancho Cucamonga, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 17 2020 04:34:13 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:33:45 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 17 2020 04:33:56 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 17 2020 05:00:31 PRA Receivables Management LLC, Attn Dolores Garcia VP, PO Box 41067, Norfolk, VA 23541-1067
 13478935 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2020 04:38:12 Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 13478937 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2020 04:38:30 Capital 1 Bank, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
 13557739 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2020 04:37:44 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 13511197 +E-mail/Text: bankruptcy@cavps.com Jul 17 2020 04:33:54 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 13478938 +E-mail/Text: bk.notifications@jpmchase.com Jul 17 2020 04:33:29 Chase auto, Attn: National Bankruptcy Dept, PO Box 29505, Phoenix, AZ 85038-9505
 13478939 +E-mail/Text: bankruptcy.notifications@fisglobal.com Jul 17 2020 04:33:55 CheckSystems, Attn: Customer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1703
 13478941 E-mail/PDF: DellBKNNotifications@resurgent.com Jul 17 2020 04:37:48 Dell Financial Services, Dell Financial Services Attn: Bankruptcy, PO Box 81577, Austin, TX 78708
 13478944 +E-mail/PDF: gecscedi@recoverycorp.com Jul 17 2020 04:38:01 GECRB/ Old Navy, Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104
 13478945 E-mail/PDF: gecscedi@recoverycorp.com Jul 17 2020 04:37:51 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
 13478946 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 17 2020 04:33:26 Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
 13499070 E-mail/Text: bk.notifications@jpmchase.com Jul 17 2020 04:33:29 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
 13478947 +E-mail/Text: bncnotices@becket-lee.com Jul 17 2020 04:33:23 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 13478950 +E-mail/Text: bankruptcypdt@mcmcg.com Jul 17 2020 04:33:46 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 13478951 +E-mail/Text: bankruptcypdepartment@tsico.com Jul 17 2020 04:34:19 Nco Fin /99, Po Box 15636, Wilmington, DE 19850-5636

District/off: 0313-2

User: Keith
Form ID: 138NEW

Page 2 of 3
Total Noticed: 45

Date Rcvd: Jul 16, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13478952 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 17 2020 04:33:47
Office of the United States Trustee, 833 Chestnut Street, Suite 500,
Philadelphia, PA 19107-4405
13559076 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 17 2020 05:00:32
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13478953 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2020 04:33:46
Pennsylvania Department of Revenue, Bankruptcy Division, Department 280946,
Harrisburg, PA 17128-0001
13558025 E-mail/PDF: gecsed@recoverycorp.com Jul 17 2020 04:38:17 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13478955 E-mail/Text: epr@telecheck.com Jul 17 2020 04:34:24 TeleCheck Services, Inc.,
5251 Westheimer, Houston, TX 77056

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13478936 Cap1/bstby
13478963 Cap1/bstby
cr* +DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr* +New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
13478959* +Abrahamsen Ratchford, PC, 120 N. Keyser Ave, Scranton, PA 18504-9701
13478960* +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, PO Box 5170,
Simi Valley, CA 93062-5170
13478961* +Blatt Hasenmiller Leibsker & Moore LLC, 1835 Market Street, Suite 501,
Philadelphia, PA 19103-2933
13478962* +Cap One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
13478964* +Capital 1 Bank, Attn: General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285
13478965* +Chase auto, Attn: National Bankruptcy Dept, PO Box 29505, Phoenix, AZ 85038-9505
13478966* +CheckSystems, Attn: Customer Relations, 7805 Hudson Road, Suite 100,
Woodbury, MN 55125-1703
13478940* +Christian M Kraiza, 302 Birchwood Road, Aldan, PA 19018-3106
13478967* +Christian M Kraiza, 302 Birchwood Road, Aldan, PA 19018-3106
13478968* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, Dell Financial Services Attn: Bankruptcy,
PO Box 81577, Austin, TX 78708)
13478969* +Equifax, PO Box 740256, Atlanta, GA 30374-0256
13478970* +Experian, 955 American Lane, Schaumburg, IL 60173-4998
13478971* +GECRB/ Old Navy, Attention: GEMB, PO Box 103104, Roswell, GA 30076-9104
13478972* +++++GREEN TREE SERVICING L, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311
(address filed with court: Green Tree Servicing L, 332 Minnesota St Ste 610,
Saint Paul, MN 55101)
13478973* Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346,
Philadelphia, PA 19101-7346
13478974* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
13478948* +Lisa Kraiza, 302 Birchwood Road, Aldan, PA 19018-3106
13478975* +Lisa Kraiza, 302 Birchwood Road, Aldan, PA 19018-3106
13478976* +Michael FX Gillin & Associates, PC, 230 N. Monroe Street, Media, PA 19063-2908
13478977* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
13478978* +Nco Fin /99, Po Box 15636, Wilmington, DE 19850-5636
13478979* +Office of the United States Trustee, 833 Chestnut Street, Suite 500,
Philadelphia, PA 19107-4405
13923309* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541)
13478980* +Pennsylvania Department of Revenue, Bankruptcy Division, Department 280946,
Harrisburg, PA 17128-0001
13478982* ++TELECHECK SERVICES INC, P O BOX 6806, HAGERSTOWN MD 21741-6806
(address filed with court: TeleCheck Services, Inc., 5251 Westheimer, Houston, TX 77056)
13478981* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
13478983* +Transunion, PO Box 2000, Chester, PA 19016-2000
13478984* +Wfs Financial/Wachovia Dealer Srvs, PO Box 3569, Rancho Cucamonga, CA 91729-3569
TOTALS: 2, * 30, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0313-2

User: Keith
Form ID: 138NEW

Page 3 of 3
Total Noticed: 45

Date Rcvd: Jul 16, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2020 at the address(es) listed below:

CHARLES GRIFFIN WOHLRAB on behalf of Creditor New Residential Mortgage LLC
cwohlrab@rascrane.com
HAROLD N. KAPLAN on behalf of Creditor New Residential Mortgage LLC hkaplan@rasnj.com
JOSHUA I. GOLDMAN on behalf of Creditor Ditech Financial LLC Josh.Goldman@padgettlawgroup.com
MARIO J. HANYON on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
PETER J. ASHCROFT on behalf of Creditor Ditech Financial LLC pashcroft@bernssteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernssteinlaw.com
ROBERT J. DAVIDOW on behalf of Creditor Ditech Financial LLC robert.davidow@phelanhallinan.com
SHEETAL R. SHAH-JANI on behalf of Creditor New Residential Mortgage LLC sshahjani@rascrane.com
STEPHEN VINCENT BOTTIGLIERI on behalf of Debtor Christian M Kraiza steve@bottiglierilaw.com,
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com
STEPHEN VINCENT BOTTIGLIERI on behalf of Joint Debtor Lisa Kraiza steve@bottiglierilaw.com,
ecfnotices@comcast.net;sbottiglieri@toscanigillin.com
THOMAS I. PULEO on behalf of Creditor Ditech Financial LLC tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 13

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Christian M Kraiza and Lisa Kraiza

Debtor(s)

Bankruptcy No: 15-11247-elf
Chapter: 13

NOTICE OF DEADLINES

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court
Timothy B. McGrath
Clerk of Court

Dated: 7/16/20

62 - 61
Form 138_new